

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael M. Benedict
Anne L. Benedict
Debtors

Case No. 19-02897-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: May 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2020.

db/jdb
5219381 +Michael M. Benedict, Anne L. Benedict, 20 Topaz Drive, Chambersburg, PA 17202-8660
+KML Law Group, P.C., Suite 5000 - BNY Mellon Ind. Ctr., 701 Market Street,
Philadelphia, PA 19106-1538
5245033 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5219382 +Midfirst Bank, 999 N.W. Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051
5219384 +Orchard Bank, c/o Radius, PO Box 390846, Minneapolis, MN 55439-0846
5219385 +Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201-2233
5219386 Real Time Solutions, PO Box 840923, Dallas, TX 75284-0923
5219387 Sallie Mae Bank, c/o Allied Interstate LLC, PO Box 19084, Minneapolis, MN 55419-0084
5219388 +Schultheiss & Associates, 720 Norland Avenue, Chambersburg, PA 17201-4218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5235445 E-mail/Text: ebn@carepayment.com May 28 2020 21:02:28 Carepayment, PO Box 2398,
Omaha, NE 68103-2398
5235767 +E-mail/Text: bankruptcy@cavps.com May 28 2020 21:02:23 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5219380 EDI: IRS.COM May 29 2020 01:03:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
5252154 EDI: NAVIENTFKASMSERV.COM May 29 2020 01:03:00 Navient CFC c/o, Navient Solutions, LLC.,
PO BOX 9640, Wilkes-Barre, PA 18773-9640
5219383 E-mail/Text: BKRMailOps@weltman.com May 28 2020 21:02:22 Navient Credit Financial Corp,
c/o Weltman, Weinberg & Reis Co., PO Box 93596, Cleveland, OH 44101-5596
5239801 E-mail/Text: bkdepartment@rtresolutions.com May 28 2020 21:02:23
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150,
Dallas, Texas 75247-4029
5269968 E-mail/Text: bankruptcy@firstenergycorp.com May 28 2020 21:02:21 West Penn Power,
PO Box 3687, Akron, OH 44309-3687

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5243944* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2020 at the address(es) listed below:

Aaron John Neuharth on behalf of Debtor 1 Michael M. Benedict aneuharth@neuharthlaw.com,
smartin@neuharthlaw.com
Aaron John Neuharth on behalf of Debtor 2 Anne L. Benedict aneuharth@neuharthlaw.com,
smartin@neuharthlaw.com
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Janet M. Spears on behalf of Creditor MIDFIRST BANK bkcefinbox@aldridgepite.com,
JSpears@ecf.courtdrive.com
Keri P Ebeck on behalf of Creditor Real Time Resolutions, Inc., as agent for The Bank of New
York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of CWHEQ Revolving
Home Equity Loan Trust, Series 2007-C kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Steven M. Carr (Trustee) stevecarr8@comcast.net, pa31@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Michael M. Benedict

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3075

EIN --_-----

Debtor 2

Anne L. Benedict

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3808

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02897-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael M. Benedict

Anne L. Benedict

**By the
court:**

Honorable Henry W. Van Eck

Chief Bankruptcy Judge

By: Daneisha Dunbar Yancey, Deputy
Clerk5/28/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.